

In re:
Michael Todd Jolley
Debtor

Case No. 25-10478-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Feb 13, 2025

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2025:

Recip ID	Recipient Name and Address
db	+ Michael Todd Jolley, 971 Manatawny Rd., Boyertown, PA 19512-8044

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: claputka@laputkalaw.com	Feb 14 2025 00:09:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
tr	Email/Text: Info@ReadingCh13.com	Feb 14 2025 00:10:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 14 2025 00:10:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 14 2025 00:11:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Feb 14 2025 00:10:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14975617	+ EDI: GMACFS.COM	Feb 14 2025 04:55:00	Ally Financial, PO BOX 380901, Bloomington, MN 55438-0901
14975618	^ MEBN	Feb 13 2025 23:59:44	Arcadia Recovery Bueau LLC, PO Box 6768, Reading, PA 19610-0768
14975619	EDI: BANKAMER	Feb 14 2025 04:55:00	Bank of America, 4060 Ogletown/Stanton Rd, Newark, DE 19714
14975620	+ Email/PDF: MarletteBKNotifications@resurgent.com	Feb 14 2025 00:20:15	Best Egg, PO Box 42912, Philadelphia, PA 19101-2912
14975621	Email/Text: bankruptcy@diamondcu.com	Feb 14 2025 00:10:00	Diamond Federal Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14975622	+ EDI: DISCOVER	Feb 14 2025 04:55:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
14975623	EDI: JPMORGANCHASE	Feb 14 2025 04:55:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
14975624	+ EDI: LENDNGCLUB	Feb 14 2025 04:55:00	LendingClub Bank NA, 595 Market St - Ste 200, San Francisco, CA 94105-2802
14975625	+ Email/PDF: ebnotices@pnmac.com	Feb 14 2025 00:08:46	PennyMac Loan Services LLC, Po Box 514387 M, Los Angeles, CA 90051-4387
14975626	+ EDI: SYNC		

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		Feb 14 2025 04:55:00	SYNCB/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
14975627	+ EDI: SYNC	Feb 14 2025 04:55:00	SYNCB/Paypal, PO Box 71727, Philadelphia, PA 19176-1727
14975628	+ EDI: SYNC	Feb 14 2025 04:55:00	SYNCB/Sam S Club DC, PO Box 71727, Philadelphia, PA 19176-1727
14975629	+ EDI: SYNC	Feb 14 2025 04:55:00	SYNCBPaypalExtrasMC, PO Box 71721, Philadelphia, PA 19176-1721
14975630	+ EDI: CITICORP	Feb 14 2025 04:55:00	THD/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2025 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Michael Todd Jolley claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	<u>Michael Todd Jolley</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	25-10478-pmm		
	Social Security number or ITIN: xxx-xx-3162 EIN: --_-----		
	Social Security number or ITIN: ____ EIN: --_-----		
	Date case filed for chapter: 13 2/5/25		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Todd Jolley	
2. All other names used in the last 8 years		
3. Address	971 Manatawny Rd. Boyertown, PA 19512	
4. Debtor's attorney Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155 Email: claputka@laputkalaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 2/13/25

For more information, see page 2

Case number **25-10478-pmm**

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